United States Bankruptcy Court Eastern District of New York

In re:
Diane J Signorile
Debtor

Case No. 19-40603-nhl Chapter 7

TOTAL: 0

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 10, 2019.
                 Diane J Signorile, 32 Fra +NYC Department of Finance,
db
                                          32 Franklin Ln, Apt C, Staten Island, NY 10306-6102
                                                   345 Adams Street, Office of Legal Affairs,
smq
                   Brooklyn, NY 11201-3739
smg
                 +NYS Unemployment Insurance,
                                                     Attn: Insolvency Unit,
                                                                                  Bldg. #12, Room 256,
                   Albany, NY 12240-0001
                  Chase Auto, PO Box 901003,
                  Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
9449367
9449371
9449372
                  ConServe, 200 Cross Keys Office Park, Fairport, NY 14450-3510
                Del Rey Tanzi & Gavin, 148 New Dorp Ln, Staten Island, NY 10306-3004
++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy,
9449376
9449378
                   Commack, NY 11725-5710)
                 Fiore Law Firm, PC, 623 N Railroad Ave, Staten Island, NY 10304-3914 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
9449377
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9449380
                  Freedom Mortgage Corporation,
                                                       Attn: Bankruptcy,
                                                                              PO Box 50428,
                 Indianapolis, IN 46250-0401
+Max D Leifer , PC, 135 W 26th St Ste 11,
9449383
                                                                       New York, NY 10001-6809
9449384
                  Mazda Capital Services c/o Chase, PO Box 78074, Phoenix, AZ 85062-8074
                  Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
Selip & Stylianou, LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016
9449390
9449391
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 08 2019 18:44:12
smq
                   NYS Department of Taxation & Finance, Bankruptcy Unit,
                                                                                       PO Box 5300.
                   Albany, NY 12205-0300
                 +E-mail/Text: ustpregion02.br.ecf@usdoj.gov May 08 2019 18:43:49
                   Office of the United States Trustee, Eastern District of NY (Brooklyn Office) U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10
                                                                                               New York, NY 10014-9449
9500816
                  EDI: BECKLEE.COM May 08 2019 22:38:00 American Express National Bank,
                   c/o Becket and Lee LLP, PO Box 3001,
                                                                   Malvern PA 19355-0701
                  EDI: CAPITALONE.COM May 08 2019 22:38:00
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                                                                       Capital One,
                                                                                       Attn: Bankruptcy,
                                                                                                              PO Box 30285,
                  Salt Lake City, UT 84130-0285
EDI: CAPITALONE.COM May 08 2019 22:38:00
Salt Lake City, UT 84130-0281
9449366
                                                                       Capital One Bank USA N, PO Box 30281,
                  EDI: CHASE.COM May 08 2019 22:38:00
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                                                                Chase Card Services, Correspondence Dept,
                   PO Box 15298, Wilmington, DE 19850-5298
                  EDI: CITICORP.COM May 08 2019 22:38:00
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                                                                     Citibank/Sears, Attn: Bankruptcy, PO Box 6275,
                   Sioux Falls, SD 57117-6275
                  EDI: CITICORP.COM May 08 2019 22:38:00
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                                                                     Citicards Cbna,
                                                                                          Citi Bank, PO Box 6077,
                   Sioux Falls, SD 57117-6077
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                  +EDI: CONVERGENT.COM May 08 2019 22:38:00
                                                                       Convergent Outsourcing Inc.
                                                 Renton, WA 98057-4927
                   800 SW 39th St Ste 100,
                 +EDI: CRFRSTNA.COM May 08 2019 22:38:00
Brookpark, OH 44142-1399
9449374
                                                                    Credit First N A, 6275 Eastland Rd,
                  EDI: CRFRSTNA.COM May 08 2019 22:38:00 Credit First National Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
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                                                                     Credit First National Association,
9449381
                  E-mail/Text: bncnotices@becket-lee.com May 08 2019 18:43:35
                                                                                             Kohls/Capital One,
                   Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
                 +E-mail/Text: bncnotices@becket-lee.com May 08 2019 18:43:35 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
9449382
                                                                                             Kohls/capone,
                  N56 W 17000 Ridgewood Dr, Menomo
EDI: MID8.COM May 08 2019 22:38:00
9449386
                                                                Midland Funding,
                                                                                      2365 Northside Dr Ste 30,
                   San Diego, CA 92108-2709
                  EDI: MID8.COM May 08 2019 22:38:00
San Diego, CA 92108-2709
9449385
                                                                Midland Funding,
                                                                                      2365 Northside Dr Ste 300,
                  E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 08 2019 18:44:12
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                   New York State Dept of Taxation & Financ, PO Box 5300, Albany, NY 12205-0300
9449389
                  EDI: PRA.COM May 08 2019 22:38:00
                                                              Portfolio Recovery Associates LLC,
                                                                                                         PO Box 12914,
                   Norfolk, VA 23541-0914
9449388
                   EDI: PRA.COM May 08 2019 22:38:00
                                                              Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
                   Norfolk, VA 23502-4952
                  EDI: WTRRNBANK.COM May 08 2019 22:38:00
                                                                                                    PO Box 673,
9449392
                                                                      Td Bank USA/Targetcred,
                   Minneapolis, MN 55440-0673
                  EDI: WTRRNBANK.COM May 08 2019 22:38:00
9449393
                                                                      Tnb-Visa (TV) / Target,
                   C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
                                                                                                            TOTAL: 20
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***** BYPASSED RECIPIENTS *****

NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

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USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com, theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfcbis.com Kevin Zazzera on behalf of Debtor Diane J Signorile kzazz007@yahoo.com Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:		
Debtor 1	Diane J Signorile	Social Security number or ITIN xxx-xx-9083
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court		
Case number: 1–19–40603–nhl		

Order of Discharge of Debtor(s)

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Diane J Signorile

BY THE COURT:

Dated: May 8, 2019 <u>s/ Nancy Hershey Lord</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DI7